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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/710,308	07/01/2004	David S. Bonalle	70655.1400	4307

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EXAMINER
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WALSH, DANIEL I

ART UNIT	PAPER NUMBER
2876	

MAIL DATE	DELIVERY MODE
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**Please find below and/or attached an Office communication concerning this application or proceeding.**

The time period for reply, if any, is set in the attached communication.

## Office Action Summary

**Application No.**

10/710,308

**Applicant(s)**

BONALLE ET AL.

**Examiner**

Daniel I. Walsh

**Art Unit**

2876

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

### Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

### Status

- 1) ☒ Responsive to communication(s) filed on 30 January 2007.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

### Disposition of Claims

- 4) ☒ Claim(s) 1-17 and 19-22 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-17 and 19-22 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

### Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
- Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
- Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

### Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some \* c) ☐ None of:
- ☐ Certified copies of the priority documents have been received.
  - ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  - ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

### Attachment(s)

- |  |   |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)            | 4) <input type="checkbox"/> Interview Summary (PTO-413)           |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)   | Paper No(s)/Mail Date. _____                                      |
| 3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date <u>2-07</u> .  | 6) <input type="checkbox"/> Other: _____                          |

### DETAILED ACTION

1. Receipt is acknowledged of the RCE of 1-30-07 and IDS (5) of 2-20-07. The Examiner notes that the references on the IDS appear to include references already cited by the Examiner in previous Office Actions.

#### *Claim Rejections - 35 USC § 103*

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

This application currently names joint inventors. In considering patentability of the claims under 35 U.S.C. 103(a), the examiner presumes that the subject matter of the various claims was commonly owned at the time any inventions covered therein were made absent any evidence to the contrary. Applicant is advised of the obligation under 37 CFR 1.56 to point out the inventor and invention dates of each claim that was not commonly owned at the time a later invention was made in order for the examiner to consider the applicability of 35 U.S.C. 103(c) and potential 35 U.S.C. 102(e), (f) or (g) prior art under 35 U.S.C. 103(a).

2. Claim 1-11, 13, and 21-22 are rejected under 35 U.S.C. 103(a) as being unpatentable over Li (US 2002/0153424) in view of Saito (US 2005/0240778) and Hoshino (US 6,636,620).

Re claim 1, Li teaches a smartcard that has a biometric (fingerprint) sensor thereon for receiving a proffered biometric (fingerprint), and that the biometric is associated with at least

two of charge card accounts and facilitating authorization of a smartcard transaction using at least one of the two accounts (FIG. 1, FIG. 2, FIG. 3, claim 11, paragraph [0011]), as Li teaches a smart card (card with a processor/controller) that receives a biometric sample for authentication of a user, and that and that the selected card is used for a transaction.

Li teaches that the fingerprint is registered/stored on the card, but it silent to the fingerprint being verified.

Saito teaches that a fingerprint is verified as real (paragraph [0057]).

At the time the invention was made, it would have been obvious to one of ordinary skill in the art to combine the teachings of Li with those of Saito.

One would have been motivated to do this in order to ensure that a sample is real/live, for security purposes.

Li/Saito are silent to the claimed encryption.

Hoshino teaches encryption (claim 3).

At the time the invention was made, it would have been obvious to one of ordinary skill in the art to combine the teachings of Li/Saito with those of Hoshino.

One would have been motivated to do this to provide additional security.

Re claim 2, the Examiner notes that as the card has a reference print thereon for authentication/verification, it would have been obvious to initialize the card, by storing a reference print thereon. Accordingly, it would have been obvious to register the sample with the card, for a reference sample, where the card is interpreted as an authorized sample receiver.

Re claim 3, verification has been discussed above. Additionally, the Examiner notes that by interpreting the card as a sample receiver, the sample is proffered, the receiver is contacted, and the sample is stored, verified, and associated.

Re claim 4, microcontroller 10 compares the sample. A sample obviously would be stored if it's the reference sample. Additionally, the Examiner notes that verification has been discussed above. Finally, it is obvious that comparisons are performed for matching of samples for subsequent transactions.

Re claim 5, though silent to a database, it would have been an obvious expedient to use a database on the card to store the various data of the user. One would have been motivated to do this in order to organize the data, as is conventional in the art. The Examiner notes that it would therefore have been obvious to process the information for transactions and authorization.

Re claim 6, paragraph Li teaches the fingerprint can be stored in the card (paragraph [0020]).

Re claim 7, the microcontroller 10 compares the samples to a stored sample, and is interpreted as a local CPU.

Re claim 8, though silent to detecting/processing/storing a second biometric sample, the Examiner notes that it is well known and conventional that additional security can be obtained with additional samples (as discussed in the previous Office Actions by the Applicant), one would have been motivated to have more samples in order to have increased security.

Re claim 9, it has been discussed above that a live finger is detected. This is interpreted as a secondary security procedure. Though silent to sending a signal to show that a rule is being

violated (finger is not live) the Examiner notes it would have been obvious to send the signal/display such information as a means to convey to the user that the sample is invalid.

Re claim 10, a fingerprint has been discussed above, re claim 1.

Re claims 11 and 13, the Examiner notes that it is conventional in the art for card (credit, debit, etc.) to have transaction limitations associated with them (max credit line, max charges per transaction/day, max number of uses/day, etc.). Therefore, it would have been an obvious expedient to incorporate such well known teachings for security benefits.

Re claim 21, the Examiner notes it is understood that simultaneous access to goods and initiation of authentication for purchase of goods is an expected result of the processing of the biometric.

Re claim 22, the limitations have been discussed above re claim 1.

3. Claims 9, 11, and 13-14 are rejected under 35 U.S.C. 103(a) as being unpatentable over Li/Saito/Hoshino et al., as discussed above, in view of Baer.

The teachings of Li/Saito/Hohle et al. have been discussed above.

Li/Saito/Hohle et al. are silent to the preset transaction limitations and violating a rule.

Baer teaches such limitations (paragraph [0037]+, and as discussed in previous actions).

One would have been motivated to combine the teachings of Li/Saito/Hohle et al. with those of Baer for additional security. Notifying the host is an obvious expedient since the host can perform authorization.

4. Claims 9, 11, and 13-14 are rejected under 35 U.S.C. 103(a) as being unpatentable over Li/Saito/Hoshino, as discussed above, in view of Jensen et al. (US 2005/0165684).

The teachings of Li/Saito/Hoshino have been discussed above.



Li/Saito/Hoshino are silent to the preset transaction limitations, secondary security procedure, and notifying a host when violating a rule.

Jensen et al. teaches such limitations (paragraph [0081]).

At the time the invention was made, it would have been obvious to one of ordinary skill in the art to combine the teachings of Li/Saito/Hoshino with those of Jensen et al.

One would have been motivated to do this for additional security. Further, the Examiner notes that notifying the host is an obvious expedient, since the host is in charge of transactions.

5. Claims 1-11 and 21-22 are rejected under 35 U.S.C. 103(a) as being unpatentable over Burchette, JR (US 2003/0106935), in view of Saito/Hoshino, as discussed above.

Re claim 1, Burchette, JR. teaches receiving a proffered biometric sample at a biometric sensor on a smartcard to form a proffered biometric sample, wherein the biometric sample is associated with at least two credit card accounts and facilitating authorization for a smartcard transaction using one of said accounts (paragraph [0043] and FIG. 9A).

Burchette, JR. is silent to verifying the sample.

Saito/Hoshino teach verifying the sample (see above).

At the time the invention was made, it would have been obvious to one of ordinary skill in the art to combine the teachings of Burchette, JR. with those of Saito/Hoshino.

One would have been motivated to do this for additional security with the biometric and also convenience, as discussed above.

Re claim 2, Burchette, JR. teaches registering the sample with an authorized sample receiver, by storing the sample on the host (10).

Re claim 3, Burchette, JR teaches associating the sample with user information, as it is linked to different accounts (paragraph [0042]). Additionally, it has been discussed above that the sample is proffered to the receiver (card), the sample is verified (live sample), and it's stored as a reference sample for subsequent authorization of transactions.

Re claim 4, the received sample is compared for authentication/verification. Additionally, the sample is stored (reference sample), and verified as discussed above.

Re claim 5, though silent to a database, it would have been an obvious expedient to use a database on the card to store the various data of the users and their various accounts. One would have been motivated to do this in order to organize the data, as is conventional in the art. The Examiner notes that it would therefore have been obvious to process the information for transactions and authorization.

Re claim 6, when the fingerprint sample is received, it is compared against a stored sample (reference) for verification/authentication.

Re claim 7, as the comparison is performed locally, it would have been obvious to one of ordinary skill in the art that a local CPU/microprocessor would perform the comparison, as an efficient and reliable means to automatically perform a comparison.

Re claim 8, it is well known that additional fingerprints/biometrics would provide additional security. Though silent to a second sample, the Examiner notes it would have been obvious to one of ordinary skill in the art to receive a second sample, for increased security.

Re claim 9, it has been discussed above that a live finger is detected. This is interpreted as a secondary security procedure. Though silent to sending a signal to show that a rule is being



violated (finger is not live) the Examiner notes it would have been obvious to send the signal/display such information as a means to convey to the user that the sample is invalid.

Re claim 10, Burchette, JR. teaches a fingerprint sensor (410)

Re claim 11, the preset transaction limitation is associated with a card account, as discussed above.

Re claim 21, the Examiner notes it is understood that simultaneous access to goods and initiation of authentication for purchase of goods is an expected result of the processing of the biometric.

Re claim 22, the limitations have been discussed above re claim 1.

6. Claims 15-17 and 19-20 are rejected under 35 U.S.C. 103(a) as being unpatentable over Li/Saito/Hoshino, as discussed above, in view of Hohle et al., as discussed above.

The teachings of Li/Saito/Hoshino have been discussed above.

Li/Saito/Hoshino. are silent to the details of the file structure as claimed.

Hohle et al. teaches such limitations (see claim 1 for example and FIG. 4).

At the time the invention was made, it would have been obvious to one of ordinary skill in the art to combine the teachings of Li/Saito/Hoshino. with those of Hohle et al.

One would have been motivated to do for convenience (integration of applications).

7. Claim 15 is rejected under 35 U.S.C. 103(a) as being unpatentable over Burchette JR/Saito/, as discussed above, in view of Hohle et al.

The teachings of Burchette JR/Saito/ have been discussed above, but is silent to the file structure.

Hohle et al. teaches the file structure as discussed above.

At the time the invention was made, it would have been obvious to one of ordinary skill in the art to combine the teachings of Burchette JR with those of /Saito/Hohle et al. with those of Black.

One would have been motivated to do this for convenience (application integration).

### ***Response to Arguments***

8. Applicant's arguments with respect to the claims have been considered but are moot in view of the new ground(s) of rejection. New art has been cited above

### ***Conclusion***

9. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure (see attached PTO-892).

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Daniel I. Walsh whose telephone number is (571) 272-2409. The examiner can normally be reached on M-F 7:30-4:00.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Michael G. Lee can be reached on (571) 272-2398. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

**DANIEL WALSH  
PRIMARY EXAMINER**

Daniel I Walsh  
Examiner  
Art Unit 2876  
4-23-07

A handwritten signature in black ink, appearing to read 'DW', is written over the printed name and title of the examiner.